RESPONSE

Serial No. 09/915271

Attorney Docket No: 46354.010300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation Number: 6817

KEECH, Winston Donald

Group Art Unit: 2136

Serial No.: 09/915,271

Examiner: CERVETTI, David Garcia

Filed: July 27, 2001

For:

SYSTEMS AND METHODS FOR IDENTITY VERIFICATION

FOR SECURE TRANSACTIONS

CENTRAL FAX CENTER

RESPONSE UNDER 37 C.F.R. §1.116

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

SIR:

In response to the Office Action dated October 13, 2005, please amend the aboveidentified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Wo not enfer Wolfob Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this

paper.

Remarks/Arguments begin on page 7 of this paper.